THE TATES BY RATED THE THE TENTON THE STRUCTURES, WHINESE AND THE LAST

Baby Looking Out for Me. Two little busy hands patting on the window,
Two languing, bright eyes looking out at mo;
Two rosy-red checks dented with a dimple;
Mother-bird is coming; baby, do you see?

Down by the lilac bush, something white and asure Saw I in the window as a passed toe tree;
Weil lanew the apron and shoulder-knots of ribbon,
All belonged to baby, looking out for me.

Talking low and tenderly To myse, as mothers will,

Spake I softly, 'God in Heaven
Keep my carting free from ill.

Worldly gain and worldly honors
Ask I not for her from Thee; Keep from want and sin and sorrow keep her ever pure and free.

Two little waxen hands, Foided soi, and signtly: I wo hike curtained eyes, Looking out no more to: me;

Two infle enowy cheeks,
Dimple-dented nevermore;
Two infle trodden shees,
That will rever touch the floor; Shoulder-ribbon soffly twisted, Apron folded, clean and white; These are left me—and these only Of the childish presence bright.

Thus He sent an answer to my earnest praying, Thus He keeps my darling free from earthly stain. Thus He folds the pet lamb safe from earthly

But I miss her sadly by the window pane, Till I look above it: then with purer vision, sad. I weep no more, the filae-bush to pass, For I see her, anger, pure, and white and sinless, Walking with the harpers, on the sea of glass.

Two little snowy wings Soft y flutter to and iro, Two tray chudish hands Becken still to me below; Two tender angel eyes Water me ever earnestly Through the loop-noise of the stars; Baby's looking out for me.

The Currents of Gold and Silver. Translated from an Article of Dr. M. Block, in the Magazine for Foreign Literature,

There arises in the Mexican Gulf a gigantic hot well which, running northward, warms and fructifies the otherwise barren regions of the higher latitudes of the Western Hemisphere. In the bays of Norway the Gulf Stream-thus this well is called-is welcomed for the blessings it brings, notwithstanding the dangers with which, in its course, it may have threatened many a ship bound for her coasts. More than once I compared, in my thoughts, this Gulf Stream with the currents of gold and silver which now for centuries have connected America with Europe, and Europe with Asia. These currents are beneficial, even though m single cases they may have caused some damages. They quicken commerce, vivity industry, increase the general well-being, and procure to one the leisure by which the mind is benefited and to another the products which strengthen the body and preserve its health.

The currents of the precious metals have their cause in two circumstances:-The one is, that the gold and silver mines are not like cornfields, equally distributed over the whole surface of the earth; the other lies in human nature. We long and pray for the precious metals; therefore they feel themselves attracted and press around us * * * until they leave us again and yield to a new and more attractive power. It is well known that these hard and cold metallic pieces are uncommonly sensitive and delicate, the very mimosas of the world of affairs; and this sensitiveness greatly favors and quickens these currents and fluctuations. It would be interesting to study this quality of the precious metais, but I prefer, instead of this, to investigate whence they are coming and whither they are going.

Whence does the civilized world receive necessary quantity of gold and silver? Without going back to antiquity, we must establish three distinct periods:—First, before the discovery of America: second, from 1492 to 1848; third, from 1848 up to the present time.

The migrations of nations had caused a considerable diminution of the then existing stores of precious metals; for at the time of the vasions of the barbarians, everybody hid his treasures, and but few had the opportunity to bring to light again their buried property. The working of the mines had also to be stopped in consequence of the disturbed state of The natural consequence was that after the re-establishment of a certain degree of orde and social organization, gold and silver became uncommonly dear, and mines of even small productiveness were advantageously worked with imperfect implements. During the middle ages, we thus find several mines of lesser importance worked in Sweden, Germany, Hungary Macadonia and particularly in Spana, Mr. gary, Macedonia, and particularly in Spain. Mr. Roswag, in his interesting work, "Les Metaux Precieux Consideres au point de vue Econo-mique," expresses himself concerning the latter country in the following manner:-"After the expulsion of the Moors, the working of the mines greatly increased. The German brothers, the Counts Fugger, of Augsburg, were at the head of the mining industry. They worked the immense sixty feet deep quicksilver mines of Almaden, and also the celebrated mines of Guadalcaral, famous for their productiveness in silver, which have since been worked again, but When Germany sent these two miners she had already become the rich school

of mining. However it may have been with regard to these two noble miners, they were unable to stem the current of gold and silver which had been set in motion by Columbus. As soon as America was discovered, Europe fell under the almost exclusive influence of the metallic wealth of that continent.

About the year 1500 a considerable mass of gold and silver had already been accumulated, but it would be difficult, if not impossible, to estimate its exact amount. The English writer Mr. Jacob estimated the sum at £41,000,000. Michel Chevalier estimated the amount at two and a half times the amount, say 1,000,000,000 of trancs (3-10 gold, 7-10 silver), others exceeded this calculation by 400,000,000 thalers. What is certain is that if pefore the discovery of America the Reformation and the invention of printing the stock of gold in existence was sufficient Europe, after awaking from her intellectual torpor, without the American supplies of precious metals would have been very much checked in her industrial and commercial development.

Columbus landed in America in 1492; twentyone years later Cortez triumphantly entered Mexico, and Pizarro, in the year 1527, con-quered the empire of the Incas. How much silver has since been exported from thence up to the year 1848? Probably 61,985,000 kilogrammes pounds to the kilogramme), valued at 13.774,000,000 of francs from Mexico; 58,765,000 kilogrammes, valued at 13,059,000,000 francs from Peru; from Chili and New Granada, 1,300,000 kilogrammes, valued at 289,000,000 francs, together with, from America, 27,122,-

During that period of three hundred years the silver mines of Europe did not remain unworked, but scarcely yielded difteen per cent. of the total

	ver, the following	
gold were impor Brazil	Kilogrammes, .1,342,800 .566,748 .389,269 .340,898 .250,142	Franc 4.625,000 1,952,000 1 341,000 3,172 000 862,000 76,000
	2,910,977	10,028,000

000,6

1848 a total amount of 29,355,000,000 of france of silver, and 14,128,000,000 of gold.

Before the year 1848, remarkable in more than one respect, the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated; but from that period the production of silver preponderated prepon tion of sold took an extraordinary development, and will probably come up to the amount of silver. More or less approximately, the production of gold and silver during the nine years from 1847 to 1856 has been as follows:-

-Franca-4,648,000,000 748,000,000 505,000,000 108,000,000 7,699,000,000 2.18u.000.000

During these nine years the production of gold was more than triple that of silver; from 1857 to 1864 the yearly yield of silver is estimated at 240,000,000; that of gold, at 500,000,000; making a total during the whole seven years of 1852 and 0.00 transport of silver and 3.500,000,000 1,680,000,000 francs of silver, and 3,500,000,000

These immense masses of precious metals, however, no longer exist in their full integrity. A part of them is lost by waste and use, another part by all kind of accidents, shipwrecks, fire, etc. The whole loss is estimated at one-quarter of the total amount. About two-fifths have been coined; the rest was employed in different bareabased in the content of the conte in different branches of industry, or in the form of ingots awaits its future destination.

Although the above mentioned figures may not deserve tall credence, still they furnish a togrably accurate idea of the existing facts. They show whence the precious metals are coming, and thus point to one of the directions of the currents. This one might be called the centripetal, because the precious metals must necessarily receive their impetus from the centre of the civilized world. From thence begins a centrifugal current; the gold, and, still more, the silver leaves the great storehouses of the European mercantile world to carry their vivily-ing influence elsewhere. They willingly go wherever they are called for; good and cheap merchandises attract them surely. They cer-tainly satisfy some of our wants, but by far not the most indispensable. We cannot eat golden bread, nor drink silvery water, and however much we may be pleased with shining ornaments and jeweiry, and whatever pleasure we may find in counting over and over tingling pieces of gold and silver, we willingly spend them for what satisfies our hunger, or protects us against cold and the changes of temperature.

Everybody knows that commerce is based upon differences of products and wants, both of individuals and of whole countries; and that the precious metals in the form of coins serve as means of exchange. We long for gold and silver because they are commodious means of obtaining that which satisfies our wants. If we have well-stocked stores of them it is the same as though we had storehouses full of flour, or of woven cloth, or of wood, or of coal.

If this be true, the gold and silver currents
must by preference take their directions towards those countries which produce the most, or those which have the monopoly of certain pro-Without going back to those barbarous times when brutal force and violence interrupted the well-planned calculations of political economy, and victorious legions stroved in a few weeks the accumulated in-dustrial treasures of centuries, we shall limit ourselves to the period immediately after the discovery of America. Spain had the envied, but not the enviable descrip to be the first in the exclusive possession of the trans-Atlantic

Who has not heard of the richly laden galleys which year after year carried the produce of all the mines of Mexico and Peru to the mother country? But also who does not know that by no possible means could these treasures be retained in Spain? That country, with a decreasing population and without industry, did not please them; they flowed to Italy and Germany, atterwards to France and England, where industry flourished, and useful merchandises could be obtained in exchange for them. Up to our time the currents of the precious metals have followed the same directions, although with some considerable deviations and countertides. If we first look to France, we find for the period from 1846 to 1864, the following data concerning the importation and exportation:—

Importation, Exportation, 2.267 566 446 Imports, 3,497,589,199 4,675 505 831 Exports, 1,016,617,046 301d. 5,765,149 645 Stiver, 3 658,888,785 Total. 8,824 638,439 6,343,666 277 Imports, 2,480,972,153 These figures show that France during these stateen years imported of gold 3,497,000,000 of francs more than she exported, and on the other hand exported 1,016,000,000 of silver more than

she imported. If we now consider the state of things in England, we cannot go back further than the year 1858, when the custom office began its regular statements; from that year up to 1863, we find that her importation of precious metals amounted to 4,239,000,000 of francs, and her ex-portation to 3,940,000,000; her balance, therefore, being 289,000,000. During the same period France had a surplus of 902,000,000, her im-portation of gold and silver being not very different from that of England, but her exporta-

tion being considerably less. It may now be questioned why does England, notwithstanding her extensive commerce, attract less gold and silver than France? The answer is simple. Precisely because her extensive commerce allows her to pay for a larger portion of her importations with her own manufactures. If it be objected that her gains must necessarily have been larger than the above stated 299,000,000, during six years, the explanation is easy enough. The small surplus of precious metals may be accounted for by the circumstance that the development of banking institutions in Great Britain enables her capitalists to participate in all the great European enterprises. English capital penetrates everywhere; numerous loans, establishments of credit, railroads and manufactures of every kind, in all parts of the inhabited globe, have drawn their funds from British sources. whatever is not absorbed by such enterprises flows to Asia, in exchange for purchases of raw

Thus far we have followed the currents of the precious metals from their origin to Europe; we must now follow another current from Europe to As la, and in particular to China and India. During centuries we imported from thence silks, spices, tea, and other productions, for which for a long time we had nothing to offer in exchange but silver. Before the invention of the steam engine, our industry was, perhaps, not much superior to that of China, and in all probability the latter found our taste as bad as we found theirs. We must, therefore, be not at all astonished if Alexander you Humboldt, about the year 1800, estimated the annual cur-rent of silver towards the East as follows:—

Total...... 137,000,000 There, like in all despotically governed countries without establishments of credit, coin is often buried or hidden by its possessor; at any rate it lies unproductive. But gradually matters took another turn. The Chinese began to smoke opium, and during the period from 1840-50 paid over two hundred millions of francs yearly to the merchants of British East India. But the latter found out that notwithstanding the low price of mages there it would be seen advantaged. price of wages there, it would be more advan-tageous for them to send the cotton they raised round the Cape to England in order to have it manufactured there, than to manufacture it themselves. Thus it seemed as if the passion of the Chinese for opium would draw the sliver out of its hiding places and turn the balance in favor of Europe. But this counter-current of silver did not last long.

The consumption of tea constantly increased and now amounts to hundreds of millions of If to these figures are added the production of Siberia and Russia, amounting to 233,000,000 of silver, and 1,100,000,000 of gold; that of Europe, amounting to 2,000,000,000 of silver, and 500,000,000 of gold, and that of the rest of the world, mainly that of Africa, amounting to 2,000,000,000 of gold, and not taking in account the losses, there would have been in the year and industry, so that from five hundred to six hundred

Although England very often only plays the part of intermediary, she nevertheless partici-pates greatly in all commercial and industrial enterprises. Her extensive connections with enterprises. Her extensive connections with the East sufficiently explain her large exportations of silver, and her comparatively small accumulation of precious metals. Moreover, nobody, now-a-days, believes the wealth of a country to consist buly in gold and silver. Money is for everybody a mere means, which certainly is not always equally well employed. However that be, the fact remains that the gold currents from California and Australia have given to the spirit of enterprise in Europe as given to the spirit of enterprise in Europe a greater impulse, and the centripetal force of attraction of the East prevents the accumulation of the precious metals from producing a dangerous plethora. Should the working of the ptacers produce a gradual rise in prices, the movement will, in all probability, be so slow that no social pertubations are to be teared.

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Bills receivable for in urances made, 121,013 37
Ralances due at Agencies. Premiuma
on Marine Policies. Accrued Interest, and other debts due the Company
Scrip and Stock of sundry Insurance
and other Companies & ISS. Esti
mated value.
Cash in Banks. ...\$55,966 88
Cash in Drawer. ...\$678-48 40 511-44 2,910-00 56,635-37

\$1 253,630-18 Thomas C. H ty to John C. Davis.

John C. Davis.

Edmund A. Souder, Theophi.us Paulding, John R. Panrose, J. F. Penistan, Heary Sloan, William G. Boulton, James Traquar, Henry C. Dallett, Jr., James B. Horrington, James C. Hand, Joseph H. Seal, Joseph H. Seal, Joseph H. Seal, George C. Leiber, Hugh Craig.

Robert Burton, John D Taylor, THOMA S. C. HAND, President, JOHN C. DAVIS, Vice-President.

BENEY LYLEUEN, Secretary. 1213 James Traquair,
Henry C. Lialett, Jr.,
James C. Hand.
William C. Ludwig,
Joseph H. Seal,
George C. Leiber,
Hugh Craig,
Robert Burron,
John D Taylor,

1829-CHARTER PERPETUAL FRANKLIN FIRE INSURANCE COMPANY

PHILADELPHIA. Assets on January 1, 1866.

\$2,506,851'96.
 Capital
 \$400,000 00

 Accinec Surplus
 944,543 15

 Premiums
 1,162,308 81
 UNSETTLED CLAIMS, INCOME FOR 1866 3 II 467 53. LOSSES PAID SINCE 1829 OVER

\$5,000,000. Perpetual and Temporary Policies on Liberal Terms. Charles N Bancker, Edward C. Dale, George Fales, Affred Filler, Framels W. Lewis, M. D. Foter McCall.

CHARLES N. BANCKER. President.

JAS. W. MCALLISTER, Secretary protein. 2 3 t1231

NORTH AMERICAN TRANSIT

INSURANCE COMPANY. No. 133 S. FOURTH Street PHILADELPHIA.

Annual Policies issued against General Accidents o lescriptions at exceedingly low rates, Insurance effected for one year, in any sum from \$100 to \$10,000, at a premium of only one-half per cent. secu ring the full amount insured in case of death, and a compensation each week equal to the whole premium paid.
Short time Tickets for 1, 2, 3, 5, 7, or 10 days, or 1, 3, or 6 months, at 10 cents a day, insuring in the sum of \$3000 or giving \$15 per week it disabled, to be had at the General Office, No. 123 S. FOURTH Street, Philadelphia, or at the various Railroad Ticket offices. Be sure to purchase the tickets of the North American Transit Insurance

Company. For circulars and further information apply at th General Office, or of any of the authorized Agents of th

Company.

LEWIS L. HOUPT, President.

JAMES M. CONRAD, Treasurer.

HENRY C. BROWN, Secretary,

JOHN C. BULLITT, Solicitor,

DIRECTORS. DIRECTORS.
L. L. Houpt, late of Pennsylvania Rallroad Company.
M. Ball. of M. W. Baldwin & Co.'s.
Samuel C. Palmer, Cashier of Commercial Bank.
Richard Wood, No. 309 Market street.
James M. Conrad, No. 623 Market street.
J. E. Kingsly, Continental Hotel.
H. G. Leisenring, Nos. 237 and 239 Doca street.
Samuel Work, of Work, McCouch & Co
George Marin No. 322 Chesunt street.

11 3 5

THE PROVIDENT Life and Trust Co., OF PHILADELPHIA. Incorporated by the State of Pennsylvania Thir 250, 1860, INSURES LIVES, ALLOWS INTERNST DEPOSITS, AND GRANTS ANNUITIES. CAPITAL, \$150,000.

Jeremiah Hacket.

Joshua H. Morris,

Richard Wood.

Charles F. Coffin.

DIRECTORS.

Richard Caddury,

Henry Haines,

T. Wistar Brown,

William C. Longstreth, Charles F. Coffin.
SAMUEL R SHIPLEY, President
ROWLAND PARRY, Actuary. No. 111 S. FOURTH Street.

PHEN'X INSURANCE COMPANY O PELADELPHIA INCORPORATED 1804—CHARTER PERPETUAL, No. 224 WALNUT Street, opposite the Exchange. In addition to MARINE and INLand INSURANCES this Company insures from loss or damage by FIRE, on liberal terms, on buildings, merchandise furniture, etc., for imited periods, and permanently on buildings, by deposit of promium. The Company and been in active operation for more than SIX's YE, as carring which all losses have been promptly adjusted and paid.

John L. Hodge,
M. E. Mahonsy,
Joh. T. Lewis,
William S. Grant,
Robert W. Leaming,
D. Clark Wharton,
Samuel Wilcox.

JOHN R. WUCHERER, President.

SAMURL WILCOX, Secretary.

DIRECTORS.
Lawrence Lewis, Jy.
David Lewis,
Henjamin Etting,
Thomas H. Powers,
A. R. McHenry,
Edmond Castillen,
Louis C. Norris.

FIRE INSURANCE EXCLUSIVELY.—THE PENNSYLVANIA FIRE INSURANCE COMPANY—In corporated 1825—Charter Perpetual—No. 516 WAL—NUT Street, oriposite Independence Square.
This Company, lavorably known to the community for over forty years, continue to insure against loss or damage by fire on Public or Private Buildings, either permanently or for a limited time. Also on Furniture, Stocks of Goods and Merchandise generally, on liberal terms. Their Capital, together with a large Surplus Fund, is favested in the most careful manner, which enables them to offer to the insured an undoubted scentily in the case of loss.

DIRECTORS.

John Deveronx.

Thomas Smith,

Thomas Smith,

Ext.

Heary Lewis,

Gillingham Fell, Daniel Smith, Jr.,
Alexander Benson,
Irasc Harlehurst,
Thomas Robins,
Daniel Haddock Jr.
DANIEL SMITH, Jr., President,
William G. Orowell, Societary.